

Last revised 8/1/15

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Dionisia Belitsis

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter:

13

Debtor(s)

**Chapter 13 Plan and Motions**

☒ Original

☐ Modified/Notice Required

☒ Discharge Sought

☐ Motions Included

☐ Modified/No Notice Required

☐ No Discharge Sought

Date: 7/8/2016

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 192 per \_\_\_\_\_ to the Chapter 13 Trustee, starting on \_\_\_\_\_ for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
James J Cerbone	Attorney fees	\$3360.00

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Modification**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Credit Acceptance	2003 Honda CRV-EX	\$10,855	\$6250.00			4.25	\$7017

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

**e. Secured Claims to be Paid in Full Through the Plan:**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☒ Not less than \$ 0.00 to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

**Part 7: Motions**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Credit Acceptance	2003 Honda CR-V EX	\$7017	\$2983

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Administrative Expenses
- 3) Secured Claims
- 4) Priority Claims & 5) General Unsecured Claims

**d. Post-Petition Claims**

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes ☐ No

**Part 10: Sign Here**

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: 7/8/2016

/s/James J Cerbone  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 7/8/2016

/s/Dionisia Belitsis  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

**Certificate of Notice Page 8 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dionisia Belitsis  
 Debtor

Case No. 16-23243-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Jul 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2016.

db +Dionisia Belitsis, 1142 Marlane Road, Toms River, NJ 08753-4126  
 smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 516281019 +Avon Products, Attn: LTD Financial Services, 7322 Southwest Freeway Suite 1600,  
 Houston, TX 77074-2134  
 516281020 #+Bank of America, 100 North Broadway, Saint Louis, MO 63102-2728  
 516281021 +Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401  
 516281022 Bay Area Credit Service, PO Box 5932, Troy, MI 48007-5932  
 516281039 ++C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
 (address filed with court: T-Mobile, PO Box 53410, Bellevue, WA 98015-3410)  
 516281023 Capital One Bank, PO Box 85026, Richmond, VA 23285-5026  
 516281025 +Credit Acceptance Corporation, PO Box 513, Southfield, MI 48037-0513  
 516281028 Fingerhut, PO Box 166, Newark, NJ 07101-0166  
 516281029 +First Premier Bank, PO Box 5514, Sioux Falls, SD 57117-5514  
 516281030 George Psaradakis, Attn: ABC Financial Services, PO Box 6800,  
 North Little Rock, AR 72124-6800  
 516281031 +JCP&L, PO Box 579, Red Bank, NJ 07701-0579  
 516281032 JCP&L, PO Box 3687, Akron, OH 44309-3687  
 516281034 +New Century Financial Services, Attn: Pressler & Pressler, 7 Entin Drive,  
 Parsippany, NJ 07054-5020  
 516281035 +New Jersey Natural Gas, PO Box 1464, Wall, NJ 07719-1464  
 516281036 +Penn Foster, Attn: Ability Recovery Services LLC, PO Box 4031, Wyoming, PA 18644-0031  
 516281037 +Planet Fitness, 3499 Route 9, Suite 1-B, Freehold, NJ 07728-3281  
 516281045 Telecheck Customer Service, PO Box 4513, Houston, TX 77210-4513  
 516281046 +Thrift Investment Corporation, 720 King Georges Road, Fords, NJ 08863-1985  
 516281047 Travelers Insurance, PO Box 660307, Dallas, TX 75266-0307  
 516281049 +US Dept of Education, PO Box 5609, Greenville, TX 75403-5609  
 516281048 United Water, Payment Center, PO Box 371804, Pittsburgh, PA 15250-7804  
 516281050 Verizon, PO Box 920041, Dallas, TX 75392-0041

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg

+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 12 2016 22:25:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516281018 E-mail/Text: g20956@att.com Jul 12 2016 22:25:32 AT&T Mobility, PO Box 537104,  
 Atlanta, GA 30353-7104  
 516281024 E-mail/Text: ebn@barnabashealth.org Jul 12 2016 22:25:25 Community Medical Center,  
 PO Box 29969, New York, NY 10087-9969  
 516281026 +E-mail/Text: creditonebknotifications@resurgent.com Jul 12 2016 22:24:31 Credit One Bank,  
 PO Box 98875, Las Vegas, NV 89193-8875  
 516281027 +E-mail/Text: bankruptcynotices@dcicollect.com Jul 12 2016 22:25:31 Diversified Consultant,  
 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596  
 516281033 +E-mail/Text: bankruptcydpt@mcmcg.com Jul 12 2016 22:25:02 Midland Funding,  
 8875 Aero Drive Ste 200, San Diego, CA 92123-2255  
 516281038 +E-mail/Text: bankruptcy@rentacenter.com Jul 12 2016 22:25:47 Rent a Center,  
 5501 Headquarters Drive, Plano, TX 75024-5845  
 516281041 E-mail/Text: bankruptcy@td.com Jul 12 2016 22:25:06 TD Bank, PO Box 1377,  
 Lewiston, ME 04243-1377  
 516281042 E-mail/Text: bankruptcy@td.com Jul 12 2016 22:25:06 TD Bank, PO Box 9547,  
 Portland, ME 04112-9547

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516281040\* ++C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
 (address filed with court: T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596)  
 516281043\* TD Bank, PO Box 9547, Portland, ME 04112-9547  
 516281044\* TD Bank, PO Box 9547, Portland, ME 04112-9547

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.



District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Jul 12, 2016

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2016 at the address(es) listed below:

James J. Cerbone on behalf of Debtor Dionisia Belitsis cerbonelawfirm@aol.com

TOTAL: 1